

VHDA MBS		2020B	92812UQ92		payment > 7/25/24		pool # > 31		
WAC	4.6186%		Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
monthly PSA	226.6		07-24	0.442005571	2.750	1,004,039.40	154,908.12	1,158,947.52	66,592,231.41
weighted age	159		06-24	0.448669877	2.750	816,284.06	156,778.77	973,062.83	67,596,270.81
WAM	198		05-24	0.454087958	2.750	732,227.50	158,456.79	890,684.29	68,412,554.87
			04-24	0.458948114	2.750	759,107.67	160,196.41	919,304.08	69,144,782.37
			03-24	0.463986687	2.750	532,992.98	161,417.86	694,410.84	69,903,890.04
			02-24	0.467524425	2.750	664,880.70	162,941.54	827,822.24	70,436,883.02
			01-24	0.471937567	2.750	623,905.15	164,371.32	788,276.47	71,101,763.72
			12-23	0.476078734	2.750	511,467.09	165,543.44	677,010.53	71,725,668.87
CPR 1 month	12.7		11-23	0.479473594	2.750	510,750.10	166,713.91	677,464.01	72,237,135.96
3 months	10.1		10-23	0.482863695	2.750	601,014.13	168,091.23	769,105.36	72,747,886.06
6 months	8.4		09-23	0.486852923	2.750	1,168,258.89	170,768.49	1,339,027.38	73,348,900.19
12 months	7.7		08-23	0.494607235	2.750	706,071.54	172,386.57	878,458.11	74,517,159.08
life	14.4								
Loan Ranges			coupon	age	cal mat	full balance			
Monthly Payment			minimum	3.125%	34	56	28,862		
Pays 25th day			25th percentile	4.125%	125	156	59,367		
24 day delay			median	4.625%	166	191	86,344		
accrues 30/360			75th percentile	5.250%	194	230	111,808		
Trustee U.S. Bank NA			maximum	6.125%	273	335	327,838		
AS ISSUED			Loan Payment Status			Prin Paymts			
USD	150,659,258		# loans	full balance	Sch Amortization	# loans	full balance		
WAC	4.569%		prepaid	121	10,891,391	na	248,811.88		
WAM	254		current	575	51,591,379	Curtailements	na	11,566.56	
age	105		forbearance	0	0	Pay Off	4	431,568.14	
dated	04/01/20		1 month del	33	3,446,757	Foreclosure	0	0.00	
settlement	04/21/20		2 months del	3	276,180	Delqnt removal	2	314,329.63	
1st payment	05/25/20		3 months del	4	386,525	Other Liquidt	0	0.00	
			totals	736	66,592,231	Other Prin + / -	na	-2,236.81	
						Totals	6	1,004,039.40	